

Information to identify the case:

Debtor 1	Gilroy Cabrera	Social Security number or ITIN	xxx-xx-2607
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Agnes Cabrera	Social Security number or ITIN	xxx-xx-4582
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 16-21265-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gilroy Cabrera

Agnes Cabrera

9/16/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gilroy Cabrera
 Agnes Cabrera
 Debtors

Case No. 16-21265-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 47

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db/jdb
 516226390 +Gilroy Cabrera, Agnes Cabrera, 27 Newland Place, Aberdeen, NJ 07747-1315
 +A-1 Collection Service, Assignee Of Centrastate Med Ctr O/P, PO Box 7387,
 W. Trenton, NJ 08628-0387
 516226391 #+A-1 Collections, Assignee of Bayshore Community Hospital, 101 Grovers Mill Road, Suite 303,
 Lawrence Township, NJ 08648-4706
 516226392 +AA Action Collection, Assignee of The Heart Group PA, 29 Columbia Turnpike, Suite 303,
 Florham Park, NJ 07932-2240
 516226393 +ABS CBN Telecom, PO Box 30248, Los Angeles, CA 90030-0248
 516226394 +Advantage Assets II, Inc., C/O Nudelman, Klemm & Golub, 425 Eagle Rock Ave., Ste. 403,
 Roseland, NJ 07068-1717
 516226395 +Allied Holdings, LLC, 500 S. Sepulveda Blvd., Suite 610, Los Angeles, CA 90049-3551
 516226404 +Bank Of America, N.A., C/O Northstar Location Services, LLC, 4285 Genesee Street,
 Cheektowaga, NY 14225-1943
 516226405 +Baxter Financial, LLC, C/O Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4609
 516226410 +Capital One Bank USA NA, C/O Nudelman, Nudelman & Ziering, 425 Eagle Rock Avenue,
 Roseland, NJ 07068-1717
 516226409 +Capital One Bank USA NA, C/O Goldman & Warshaw, PO Box 2500, W. Caldwell, NJ 07007-2500
 516226411 Cavalry Portfolio Services, Assignee of Bank of America, Valhalla, NY 10595
 516226412 +Centrastate Medical Center, 901 W. Main St., Freehold, NJ 07728-2549
 516226415 +Chase Bank USA NA, C/O Valentine & Kebartas Inc., PO Box 325, Lawrence, MA 01842-0625
 516226414 +Chase Bank USA NA, C/O MRS Associations Inc., 1930 Olney Avenue,
 Cherry Hill, NJ 08003-2016
 516226416 +Chase Bank USA, NA, C/O Northstar Location Services, LLC, 4285 Genesee St,
 Cheektowaga, NY 14225-1943
 516226419 +FIA Card Services, N.A., C/O Sharinn & Lipshie, P.C., 333 Earle Ovington Blvd., Ste 302,
 Uniondale, NY 11553-3693
 516309476 +GE Capital, c/o Asset Recovery Associates, 1919 S. Highland Ave., #225a,
 Lombard, IL 60148-6180
 516226422 +LVNV Funding, LLC, C/O Faloni & Associates, LLC, 165 Passaic Ave.,
 Fairfield, NJ 07004-3521
 516226421 +Labcorp, C/O LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 516226424 +Marissa Fischer, c/o David R. Castellani, Esq., 450 Tilton Road, Suite 245,
 Northfield, NJ 08225-1259
 516226426 +New Century Financial Services, Inc., C/O Pressler & Pressler, L.L.P., 7 Entin Road,
 Parsippany, NJ 07054-5020
 516226427 +North Star Capital Acquisition, LLC, C/O Pressler & Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516226428 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 516226429 Security Bank, 6776 Ayala Avenue, Makati City, Philippines

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 16 2016 22:45:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 16 2016 22:45:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516226397 +EDI: ATTWIREBK.COM Sep 16 2016 22:33:00 AT&T Credit Management, 1 ATT Way,
 Bedminster, NJ 07921-2694
 516226396 +EDI: ACCE.COM Sep 16 2016 22:33:00 Asset Acceptance, LLC, C/O Christopher I. Moylan, Esq.,
 PO Box 771, Woodbury, NJ 08096-7771
 516226402 EDI: BANKAMER.COM Sep 16 2016 22:33:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 516226398 +EDI: BANKAMER2.COM Sep 16 2016 22:33:00 Bank Of America, PO Box 15726,
 Wilmington, DE 19886-5726
 516226400 +E-mail/Text: data_processing@fin-rec.com Sep 16 2016 22:45:41 Bank Of America,
 C/O Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
 516226406 +EDI: CAPIO.COM Sep 16 2016 22:33:00 Capiio Partners,
 Assignee of Bayshore Community Hospital, PO Box 3209, Sherman, TX 75091-3209
 516226408 +EDI: CAPITALONE.COM Sep 16 2016 22:33:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 28272-0884
 516226407 +EDI: URSI.COM Sep 16 2016 22:33:00 Capital One Bank, C/O United Recovery Systems LP,
 PO Box 722929, Houston, TX 77272-2929
 516226413 +EDI: CHASE.COM Sep 16 2016 22:33:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 516226417 +EDI: DISCOVER.COM Sep 16 2016 22:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 516226418 +EDI: BANKAMER2.COM Sep 16 2016 22:33:00 FIA Card Services, PO Box 15726,
 Wilmington, DE 19886-5726
 516226420 +EDI: CBSKOHLS.COM Sep 16 2016 22:33:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 516226423 +EDI: TSYS2.COM Sep 16 2016 22:33:00 Macy's DSNB, PO Box 8218, Mason, OH 45040-8218
 516226425 +E-mail/Text: bankruptcydepartment@tsico.com Sep 16 2016 22:46:13 NCO Financial Systems,
 PO Box 15372, Wilmington, DE 19850-5372

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 47

Date Rcvd: Sep 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516226430 +E-mail/Text: cop@santander.us Sep 16 2016 22:45:44 Sovereign Bank, PO Box 16255,
Reading, PA 19612-6255
516309477 +E-mail/Text: marie.taylor@aberdeennj.org Sep 16 2016 22:45:41
Township of Aberdeen Utility Dept., 1 Aberdeen Square, Aberdeen, NJ 07747-2300
516226431 +E-mail/Text: edinkel@vikingservice.com Sep 16 2016 22:46:25 Viking Collection Services,
Assignee Of National City Card Svc, PO Box 59207, Minneapolis, MN 55459-0207
516226434 +EDI: WFNNB.COM Sep 16 2016 22:33:00 WFNNB - Victoria's Secret, PO Box 659728,
San Antonio, TX 78265-9728
516226432 +E-mail/Text: cms-bk@cms-collect.com Sep 16 2016 22:45:41 Washington Mutual,
C/O Capital Management Services, LP, 726 Exchange St., Suite 700, Buffalo, NY 14210-1464
516226433 +EDI: WFFC.COM Sep 16 2016 22:33:00 Wells Fargo Financial, PO Box 98784,
Las Vegas, NV 89193-8784

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516226403* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
516226399* +Bank Of America, PO Box 15726, Wilmington, DE 19886-5726
516226401* +Bank Of America, PO Box 15726, Wilmington, DE 19886-5726

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

Brian L. Hoffman on behalf of Debtor Gilroy Cabrera brian@hoffman-hoffman.net,
info@hoffman-hoffman.net
Brian L. Hoffman on behalf of Joint Debtor Agnes Cabrera brian@hoffman-hoffman.net,
info@hoffman-hoffman.net
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

TOTAL: 5